

THE
MERCANTILE AGENCY

REFERENCE BOOK,

(AND KEY,)

CONTAINING RATINGS OF THE

MERCHANTS, MANUFACTURERS, AND TRADERS GENERALLY,

THROUGHOUT THE

UNITED STATES & CANADA.

THE APPENDIX CONTAINS

MINING TOWNS, BANKS, BANKERS, ETC.; STATE COLLECTION AND ASSIGNMENT LAWS; DATES
OF SITTINGS OF COURTS; REPORTS OF FIRE INSURANCE COMPANIES, ETC., ETC.

JULY, 1890—VOL. 89

PROPERTY
OF THE

EXPLANATORY KEY OF RATINGS.

LEFT-HAND COLUMN. ESTIMATED PECUNIARY STRENGTH.

RIGHT-HAND COLUMN. GENERAL CREDIT.

				High.. Good. Fair. Limited.			
AA	Over	\$1,000,000,	- - - -	A1	1	1½	2
A+	\$750,000 to	1,000,000,	- - - -	A1	1	1½	2
A	500,000 to	750,000,	- - - -	A1	1	1½	2
B+	300,000 to	500,000,	- - - -	1	1½	2	2½
B	200,000 to	300,000,	- - - -	1	1½	2	2½
C+	125,000 to	200,000,	- - - -	1	1½	2	2½
O	75,000 to	125,000,	- - - -	1½	2	2½	3
D	40,000 to	75,000,	- - - -	1½	2	2½	3
E	20,000 to	40,000,	- - - -	2	2½	3	3½
F	10,000 to	20,000,	- - - -	2½	3	3½	4
G	5,000 to	10,000,	- - - -	-	3	3½	4
H	2,000 to	5,000,	- - - -	-	3	3½	4
K	1,000 to	2,000,	- - - -	-	-	3½	4
L	Less than	1,000,	- - - -	-	-	3½	4
M	Less than	500,	- - - -	-	-	3½	4
				1½	2	3	4

The absence of a Rating indicates those whose business and investments render it difficult to rate satisfactorily to ourselves. We therefore prefer, in justice to those, to give the detailed reports on record at our Offices.

EXPLANATORY KEY TO CLASSIFICATION OF TRADES.

GENERAL HARDWARE, HOUSE FURNISHING, TIN, STOVES, AGRICULTURAL IMPLEMENTS, GUNS, AND SPORTING GOODS.....	■	GROCERIES, CONFECTIONERS, PROVISIONS, SHIP CHANDLERY, TEAS, COFFEES, AND SPICES.....	T
FOUNDRIES, STEAM FORGES, MACHINERY, ENGINES, BOILERS, CAR WHEELS, METALS, MACHINISTS AND RAILROAD SUPPLIES.....	V	JEWELERS, WATCHMAKERS, AND OPTICIANS.....	+
PLUMBERS, PLUMBERS' SUPPLIES, LEAD PIPE, STEAM AND GAS FITTERS, AND GAS FIXTURES.....	O	BREWERS, MALTSTERS, AND DISTILLERS.....	D
CARRIAGES, WAGONMAKERS, WHEELWRIGHTS, AND BLACKSMITHS.....	S	DRUGS, PHYSICIANS, AND PATENT MEDICINES.....	Z
CLOTHS, CLOTHING, TAILORS, GENTS' FURNISHING, AND HATS & CAPS.....	+	FLOUR AND CRIST MILLS, RAY, GRAIN, FLOUR AND FEED DEALERS, AND BAKERS.....	B
DRY GOODS, CARPETS, SMALLWARES AND NOTIONS, AND MILLINERY.....	A	CIGARS AND TOBACCO.....	✓
FANCY GOODS, VARIETIES, AND TOYS.....	A	BOOKS, PAPER, STATIONERS, PRINTERS, PUBLISHERS, LITHOGRAPHERS, AND BOOKBINDERS.....	2
FURNITURE, UNDERTAKING, AND UPHOLSTERING.....	C	NURSERYMEN, FLOWERS, FERTILIZERS, AND SEEDS.....	Q
LUMBER, SAW AND PLANING MILLS, CARPENTERS, CONTRACTORS, AND BUILDERS.....	7	WINE AND LIQUOR DEALERS, HOTELS, AND SALOONS.....	U
COAL AND WOOD.....	1	GROCERY, CHINA, AND GLASSWARE.....	X
BOOTS AND SHOES, TANNERS, HIDES, LEATHER AND FINDINGS.....	2	PIANOS, ORGANS, MUSIC, AND MUSICAL INSTRUMENTS.....	>
SADDLERY HARDWARE, HARNESSES AND TRUNKS.....	2	PAINTERS, PAINT AND OIL DEALERS, VARNISHES, AND PAPER HANGING.....	X
		GENERAL STORES.....	X

NOTE.—In several lines of trades but little use of THE REFERENCE BOOK is, we find, made for circular purposes, and these, after consultation with subscribers, have been left unclassified.

CONTENTS OF APPENDIX.

LIST OF NATIONAL AND STATE BANKS, PRIVATE BANKS AND BANKERS.
LIST OF BANKS IN THE DOMINION OF CANADA.
COMMERCIAL TRAVELERS' LICENSE LAWS.

ABSTRACTS OF STATE COLLECTION LAWS, &c., OF THE UNITED STATES.
ABSTRACTS OF CANADA COLLECTION LAWS, &c.
INSURANCE STATISTICS.

NOTE.—A line inserted under the Heading of each Town in the within volume, indicates whether the place itself is a Banking Town; or, if not, the name of a locality convenient to it possessing Banking Facilities is given. For the Names of Banks and Bankers in all these places, see Bank List in the Appendix.

The Figure and Letter which follow the Name of each Place indicate its Geographical Location, as shown by the corresponding Figure and Letter at the side and on the top of the respective Maps.

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BUFFALO, N. Y.

[illegible]

BUFFALO, N. Y.

[illegible]

BUFFALO, N. Y.

A. J. ...
 B. ...
 C. ...
 D. ...
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BUFFALO, N. Y.

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